What is the difference between a mobile and modular home?

Modular homes are built to the BOCA (Building Officials Code Administrators) code. From the snow load, utility, and energy codes, they are built to the same building code as on-site, stick built homes, but inside a quality controlled environment at one of our multiple manufacturing facilities. In the state of Vermont, modular homes are required to be placed on a full foundation or frost wall with a crawl space.

Mobile homes are built to the HUD code, which is a national building code that regulates the construction and installation of mobile homes. While the HUD code may vary by state, it is not as site specific as the building code modular homes are built to. There are certain constructional upgrades that we strongly suggest including in your home to make your mobile home sustainable and energy efficient. New mobile homes have to be placed on an insulated slab, either on a leased lot or private land.

How long does it take from the start of financing to being into our new home?

Upon receiving a pre-approval from a lender, it typically takes about 8 weeks for your loan to close. Once you have the initial closing, your home is ordered from the factory. During the build time at the manufacturer, the site work begins, so ideally the lot is ready for the home to be placed and finished upon delivery.

Construction time varies based on the type of home you purchase. Typically for single-wide and double-wide mobile homes, it can take approximately 4 to 6 weeks to be built at the factory, then 1 to 2 weeks onsite to finish the home, depending on the scope of the project. For modular homes, it can take about 6 to 8 weeks to be built at the factory then 2 to 3 weeks to finish once the home is set on the property.

Build times vary by factory and may change depending on the time of year.

What is the average amount required for a down payment?

For construction loans, most lenders require 20% of the total project costs to be contributed from the customer. There are down payment assistance programs available to qualified individuals to help offset this cost, as well as other financing options that may not require as much of a down payment. If you own your land outright, the equity in your property can be used as money down. Our sales team can discuss more in length regarding your personal situation.

How long are the homes warrantied for?

All new homes sold and set by our team are covered by a Fecteau Homes one year warranty. Beyond our warranty, each manufacturer offers a structural warranty and a bundle of warranties on specific items in your new home, i.e. appliances, shingles, etc if applicable.

What credit scores are the banks looking for to pre-approve someone for financing?

Typically lenders want to see credit scores in the 630 or higher range. Credit score requirements vary by lender.

Where are your homes built?

We work with multiple manufacturing facilities located in Pennsylvania and New York.

How many companies do you represent?

For modular homes, we represent 8 different manufacturers. For single and double-wide homes, we work with 3 factories. We work with multiple manufacturers so that we can offer our customers a variety of floor plans and options.

What is the minimum to maximum size home that you can do?

From “Tiny Living” solutions as little as 385 square feet up to spacious colonials with over 2,000 square feet of living space.

Are your homes energy star rated?

All of our single and double-wide homes are equipped with the Energy Star package, which includes up to R-22/R-33 floor insulation, up to R-21 exterior wall insulation, up to R-38 ceiling insulation, low-e vinyl windows, and a programmable thermostat. We upgrade wall and ceiling insulation in all of our modular homes, but the energy star certification must be completed onsite once the home is complete.

Do you offer custom design on mobile or modular homes?

We are able to design and build custom plans for mobile and modular homes. Whether it’s a floor plan you find elsewhere or your own sketch, we can build it.

Do you take trades toward a new purchase?

We can offer top dollar for your existing mobile home in trade value towards the purchase of a new home, depending on year and condition.

Does Fecteau Homes offer to do the site work?

We offer site work services in the central Vermont area, within a reasonable radius of our Montpelier location. From excavation, septic systems, wells, and concrete work, we can complete the entire project. If you’re outside of our radius for site work, we can refer you to subcontractors in your area and still act as general contractor on the whole project to put your mind at ease.

Does Fecteau Home assist in obtaining land or have land of their own?

We have multiple lots in the central Vermont area for modular, single-wide, and double-wide homes. We also have licensed in-house realtors, so that we can offer even more building sites to suit your needs. Whether it’s your lot, ours, or a third party, we can build on it.